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PHLY-24,732

DEC 1 4 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of. Jeffry Jovan Philyaw and David Kent Mathews.

Serial No.:

09/382,426

Filed:

August 24, 1999

Group:

3625

Examiner:

Timothy M. Brown

For:

Method and Apparatus for Completing, Securing and Conducting an E

Commerce Transaction

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

I hereby certify that this correspondence is being faceintle transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patenta, P. O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: (Signature) 12/14/04 (Date of Signature)

AMENDMENT

In response to the Office Action dated June 15, 2004, please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

AMENDMENT AND RESPONSE S/N 09/382,426 Atty. Dkt. No. PHLY-24,732